

IMPORTANT BENEFIT INFORMATION

Flexible Spending Account Participants 2006 Plan Year

Benefit deductions for the 2006 Flexible Spending Account (FSA) plans begin January 6, 2006

Review your Pay Advice to ensure the proper deduction is being taken for your election(s).

- HltCareSp identifies a Health Care Flexible Spending Account payroll deduction.
- DepCareSp identifies a Dependent Care Flexible Spending Account payroll deduction.
- If you enrolled in both the Health Care FSA and Dependent Care FSA there should be a separate HltCareSp and DepCareSp deduction

Participants of the Health Care FSA who go on Unpaid Leave of Absence within the 2006 Plan Year **MUST** complete an Unpaid Leave of Absence form prior to leaving work and submit it to Statewide Benefits Office at 739-8339 or their Benefit Representative. If this form is not on record, your Health Care FSA will be revoked.

Participants who experience a Family Status Change throughout the 2006 Plan Year may request a change in election within 31 days of the event. Current non-participants who experience a Family Status Change throughout the 2006 Plan Year may request to participate within 31 days of the event by using the Election Change form. Examples include birth of a child, marriage, divorce, etc.

Participants have **90 days** from date of resignation, termination, or retirement to request reimbursement of services while actively employed. Continuation of coverage is available through COBRA.

Participants in the 2006 Plan Year may receive services until March 15, 2007, and request reimbursements until April 15, 2007, against their 2006 elected amounts, in accordance with IRS regulations.

Information on Flexible Spending Accounts and forms may be found at

<http://ben.omb.delaware.gov/flexserv/index.shtml>

ASI's Customer Services may be reached at 1-800-659-3035

or contact Statewide Benefits Office at 302-739-8331.

INFORMATION ABOUT YOUR NEW DISABILITY INSURANCE BENEFITS WITH THE STATE OF DELAWARE

If you are enrolled in the new Disability Insurance Program effective January 1, 2006, the Short-Term Disability (STD) benefit is an important part of your group benefits package. If you are unable to work due to illness or injury, the program offers 182 calendar days of STD benefits equal to 75% of your base pay, to a maximum benefit of \$2,000 per week. There is a 20 calendar day elimination period that must be satisfied before benefits begin.

The Hartford is the claim administrator for your STD program. This means that you should file your claim with The Hartford if you become disabled and cannot work for 21 consecutive calendar days. Such notice should be given on the fifth day of an absence due to the same or a related disability. Your claim should be filed no later than the fifteenth day to ensure benefits are payable on the 21st calendar day.

The Hartford makes it easy for you to file an STD claim:

1) Call this toll-free number to report your claim information:

**1-800-538-8439
8:00 a.m. – 8:00 p.m. ET
Monday – Friday**

Be prepared to provide the following:

- **Name and Social Security Number**
- **Name of Agency or School District and last day of active employment**
- **Name and phone number of Manager or Benefit Representative**
- **Nature of claim and whether it is work related**
- **Treating physician's name, address and phone number**

2) Contact your physician to authorize release of medical information required by The Hartford to process your claim.

When you follow these two simple steps, The Hartford can provide you with prompt claim service and timely benefit payments.

If you are enrolled in the new Disability Insurance Program as of January 1, 2006, you will be receiving a benefit booklet and a brochure containing a detachable wallet card in the mail. The wallet card contains the 800 number for The Hartford and the information you will be asked to provide when you call to file a claim. In addition, you may sign the wallet card and provide it to your physician, authorizing release of your medical files to The Hartford to assist with the review and processing of your Short-Term Disability benefits.

**Please contact The Hartford at 1-800-538-8439 or
the Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933 with questions.**